

Fill in this information to identify the case:

Debtor 1 KATHY ANN GERBER

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: MIDDLE District of PA
(State)

Case number 20-03082/MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. BANK, NA AS LEGAL TITLE TRUSTEE FOR Court claim no. (if known): 2
TRUMAN 2016 SC6 TITLE TRUST

Last 4 digits of any number you use to identify the debtor's account: 4 3 1 6

Property address: 718 E. BROAD ST.
Number Street

TAMAQUA, PA 18252
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 6 1 2022
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ 925.00-PPFN

c. Total. Add lines a and b.

(c) \$ -392.92-SUSPENSE

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

6 1 2022
MM / DD / YYYY

TOTAL: \$532.08

Debtor 1

KATHY ANN GERBER

First Name

Middle Name

Last Name

Case number (if known)

20-03082

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

☒ /S/ EMMANUEL J. ARGENTIERI

Signature

Date 5 / 10 / 2022

Print

EMMANUEL J. ARGENTIERI

First Name

Middle Name

Last Name

Title ATTY-AT-LAW

Company

ROMANO GARUBO & ARGENTIERI

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number

Street

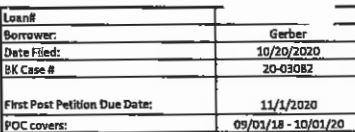
City

State

ZIP Code

Contact phone () -

Email BK@RGALEGAL.COM

PPFN FILED 12/23/20

925

Case 5:20-bk-03082-MJC	Doc 44	Filed 05/11/22	Entered 05/11/22 17:59:57	Desc
	Main Document	Page 3 of 9		

Fill in this information to identify the case:

Debtor 1 Kathy Ann Gerber

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA

Case number 5:20-bk-03082-RNO

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: LSRMF MH Master Participation Trust II Court claim no. (if known): 2-2

Last 4 digits of any number you use to
identify the debtor's account: 2930

Does this notice supplement a prior notice of postpetition
fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: _____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

	<u>Description</u>	<u>Date Incurred</u>		<u>Amount</u>
1	Late Charges		(1)	\$0.00
2	Non-sufficient funds (NSF) fees		(2)	\$0.00
3	Attorneys fees		(3)	\$0.00
4	Filing fee and court costs		(4)	\$0.00
5	Bankruptcy/Proof of claim fees	11/04/2020	(5)	\$425.00
6	Appraisal/Broker's Price opinion fees		(6)	\$0.00
7	Property inspection fees		(7)	\$0.00
8	Tax Advances (non-escrow)		(8)	\$0.00
9	Insurance advances (non-escrow)		(9)	\$0.00
10	Property preservation expenses		(10)	\$0.00
11	Other. Specify: Plan Review	10/30/2020	(11)	\$250.00
12	Other. Specify: POC 410A	11/04/2020	(12)	\$250.00
13	Other. Specify:		(13)	\$0.00
14	Other. Specify:		(14)	\$0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Kathy Ann Gerber

Print Name

Middle Name

Last Name

Case number (if known) 5:20-bk-03082-RNO

Part 2:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Sindi Mncina

Signature

Date 12/23/2020

Print

Sindi Mncina

First Name

Middle Name

Last Name

Title Authorized Agent

Company

RAS Citron, LLC

Address

130 Clinton Rd #202

Number

Street

Fairfield, NJ 7004

City

State

ZIP Code

Contact Phone

470-321-7112

Email smncina@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on December 23, 2020 , I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Kathy Ann Gerber
718 E Broad Street
Tamaqua, PA 18252

And via electronic mail to:

Charles Laputka
Laputka Law Offices
1344 West Hamilton Street
Allentown, PA 18102

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

By: /s/ Sacoria Registre
Sacoria Registre
Email: sregistre@rascrane.com

Vendor McCabe, Weisberg & Conway, LLC
Address: 123 South Broad Street Ste.1400
 Philadelphia, PA 19109
Payee Code: [REDACTED]
Vendor Contact: LPSInvoices
Vendor Ref #: [REDACTED]
Servicer: Caliber Home Loans, Inc. - (M867)
Inv. ID / Cat. ID [REDACTED]
Investor Name LSRMF MH MASTER PARTICIPATION TRST2
Invoice ID [REDACTED]
Litigation Status Code:
Man Code:

Regarding:
 KATHY A GERBER
 718 E BROAD ST
 TAMAQUA, PA 18252

Invoice Number: [REDACTED]
Invoice Status: Check Confirmed (Res)
Loan No.: [REDACTED]
Loan Type: Conventional
Acquisition Date:
Type: Non-Judicial
Referral Date : 10/30/2020
Loan Location:
BK Case No: 5:20-bk-03082-RNO
Submitted Date: 11/2/2020
Vendor Invoice Date: 11/2/2020
Paid In Full Date: N/A
Foreclosure Removal Date: N/A
MS Status: N/A
Relief Requested Date: N/A
Protection Begin Date: N/A
Protection End Date: N/A

Original Mortgage Amount: \$0.00

Bankruptcy - Bankruptcy Services

Submitted	1st Reviewed	Last Reviewed	Accepted	Approved	Chk Requested	Chk Confirmed	Days To Proc
11/02/2020	12/02/2020	12/04/2020		12/04/2020	12/04/2020	12/05/2020	33

Dept	Comments	Line Items	Exceptions	Edit Summary	Adj. Summary	Chronology	Quote	Service Request	Guideline	Invoice Mapping	History	Payments	Reconciliation
Fees	Total:		\$250.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:					Exc Ord Allw:		
Costs	Total:		\$0.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:					Exc Ord Allw:		
						Exc. Loan Total Fees/Costs Allow:							
Totals	Inv Amt:		\$250.00	Prev. Billed:	\$0.00	Loan Total Fees/Costs Prev.Billed:		\$2,105.00			Exc Ord Allw:		

Fees																	
Category		Subcategory		Date		Qty		Price		Orig. Billed		Adjust		Net			
Attorney Fees		Plan Review Fee		10/30/20		1		\$250.00		\$250.00		\$0.00		\$250.00			
Note: Review of Plan Recoverable (RECOVERABLE)																	
Exceptions:																	
										Total:		\$250.00		\$0.00		\$250.00	
										Invoice Total:		\$250.00		\$0.00		\$250.00	

Vendor Robertson, Anschutz, Schneid & Crane, LLC
Address: 10700 Abbots Bridge Road, Suite 110
 Duluth, GA 30097

Payee Code: [REDACTED]
Vendor Contact: Melissa Davis
Vendor Ref #: [REDACTED]
Servicer: Caliber Home Loans, Inc. - (M867)

Inv. ID / Cat. ID [REDACTED]
Investor Name LSRMF MH MASTER PARTICIPATION TRST2

Invoice ID [REDACTED]
Litigation Status Code:
Man Code:

Regarding:
 KATHY A GERBER
 718 E BROAD ST
 TAMAQUA, PA 18252

Invoice Number: [REDACTED]
Invoice Status: Check Confirmed
Loan No.: [REDACTED]
Loan Type: Conventional
Acquisition Date:
Type: Non-Judicial
Referral Date : 11/4/2020
Loan Location:
BK Case No: 20-03082-APOC
Submitted Date: 11/13/2020
Vendor Invoice Date: 11/13/2020
Paid In Full Date: N/A
Foreclosure Removal Date: N/A
MS Status: N/A
Relief Requested Date: N/A
Protection Begin Date: N/A
Protection End Date: N/A

Original Mortgage Amount: \$0.00

Bankruptcy - Bankruptcy Services

Submitted	1st Reviewed	Last Reviewed	Accepted	Approved	Chk Requested	Chk Confirmed	Days To Proc
11/13/2020				11/13/2020	11/13/2020	11/14/2020	1

Debt	Comments	Line Items	Exceptions	Edit Summary	Adj. Summary	Chronology	Quote	Service Request	Guidance	Invoice Mapping	History	Payments	Reconciliation
Fees	Total:	\$675.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:					Exc Ord Allw:			
Costs	Total:	\$0.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:					Exc Ord Allw:			
					Exc. Loan Total Fees/Costs Allow:								
Totals	Inv Amt:	\$675.00	Prev. Billed:	\$0.00	Loan Total Fees/Costs Prev. Billed:	\$2,388.70				Exc Ord Allw:			

Fees													
Category	Subcategory	Date	Qty	Price	Orig. Billed	Adjust	Net						
Attorney Fees	POC Filing Fee	11/04/20	1	\$250.00	\$250.00	\$0.00	\$250.00						
Note: Bankruptcy PA Proof of Claim Part 5 (410A) NR - BK POC Part 5- Standard- PA. Please be advised there isa possibility that this loan might be subject to the restrictions of Pennsylvania Act 6, however, RAS did not have enough information to make													
Attorney Fees	Proof of Claim	11/04/20	1	\$425.00	\$425.00	\$0.00	\$425.00						
Note: Bankruptcy PA Proof of Claim (Non-Recoverable) - BK WIPNEW- POC Filed- PA. Please be advised there is a possibility that this loan might be subject to the restrictions of Pennsylvania Act 6, however, RAS did not have enough Information to make this deter													
					Total:	\$675.00	\$0.00	\$675.00					
					Invoice Total:	\$675.00	\$0.00	\$675.00					

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:	:	
	:	
KATHY ANN GERBER	:	
xxx-xx-6413	:	:CHAPTER 13
Debtor	:	:CASE NO. 20-03082-MJC
	:	

CERTIFICATION OF SERVICE

I hereby certify that service upon all interested parties via regular mail was made by sending true and correct copies of US Bank's partial agreed response to Trustee's Notice of Final Cure Payment as follows:

Date Served: May 11, 2022

Jack N Zaharopoulos (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Chapter 13 Trustee – served ECF Filing Only

Kathy Ann Gerber
718 E Broad Street
Tamaqua, PA 18252
DEBTOR

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101
US TRUSTEE- served via ECF Filing Only

Charles Laputka
Laputka Law Offices
1344 West Hamilton Street
Allentown, PA 18102
ATTORNEY FOR DEBTOR - served via ECF Filing Only

I certify under penalty of perjury that the foregoing is true and correct.

Dated: May 11, 2022

/s/ Emmanuel J. Argentieri
Emmanuel J. Argentieri